

# SUMMARY OF BENEFITS Connecticut General Life Insurance Co.



## Purdue University Purdue Choice Fund Plan

### Health Savings Account

Your coverage includes a health savings account that you can use to pay for eligible out-of-pocket expenses

Employer contribution	Employee	Employee + 1	Family
	\$650	\$1,300	\$1,300

Annual deductibles and maximums	In-network	Out-of-network
<b>Lifetime maximum</b>	Unlimited per individual	
<b>Pre-existing condition limitation (PCL)</b>	Does not apply	Does not apply
<b>Coinsurance</b>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Maximum reimbursable charge</b> <ul style="list-style-type: none"> <li>Determined based on the lesser of:                             <ul style="list-style-type: none"> <li>the health care professional's normal charge for a similar service; or</li> <li>a percentile of the amount charged by health care professionals in the geographic area where the service is received.</li> </ul> </li> <li>Out-of-network services are subject to a calendar year plan deductible and maximum reimbursable charge limitations.</li> </ul>	N/A	80 <sup>th</sup> Percentile
<b>Calendar year plan deductible</b> <ul style="list-style-type: none"> <li>The amount you pay for out-of-network services counts towards both your in-network and out of network deductible.</li> <li>All family members contribute towards the family plan deductible. The plan cannot pay an individual's claims until the total family plan deductible has been met, even if he or she has met the individual plan deductible.</li> <li>This plan includes a combined medical/Rx plan deductible.</li> <li>Home delivery pharmacy costs contribute to the plan deductible.</li> </ul>	<b>Employee</b> \$1,300  <b>Employee and Family</b> \$2,600	<b>Employee</b> \$2,600  <b>Employee and Family</b> \$5,200
<b>Calendar year out-of-pocket maximum</b> <ul style="list-style-type: none"> <li>The amount you pay for out-of-network services counts towards both your in-network and out of network out-of-pocket maximums.</li> <li>Plan deductibles contribute towards your out-of-pocket maximum.</li> <li>Mental health and substance abuse services contribute towards your out-of-pocket maximum.</li> <li>All family members contribute towards the family out-of-pocket maximum. The plan cannot pay an</li> </ul>	<b>Employee</b> \$3,300  <b>Employee and Family</b> \$6,600	<b>Employee</b> \$6,600  <b>Employee and Family</b> \$13,200



Annual deductibles and maximums	In-network	Out-of-network
individual's covered expenses at 100% until the total family out-of-pocket maximum has been reached. <ul style="list-style-type: none"> <li>This plan includes a combined medical/Rx out-of-pocket maximum.</li> <li>Home delivery pharmacy costs contribute to the out-of-pocket maximum.</li> </ul>		

Benefits	In-network	Out-of-network
<b>Physician services</b>		
<b>Office visit</b> <ul style="list-style-type: none"> <li>Primary care physician and specialist office visits</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Physician services (hospital)</b> <ul style="list-style-type: none"> <li>In hospital visits and consultations</li> <li>Inpatient services</li> <li>Outpatient services</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Office visits only related to tobacco cessation</b>	You pay 0% Plan pays 100%	You pay 50% Plan pays 50% after the plan deductible is met
<b>Surgery (in a physician's office)</b>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Preventive care</b>		
<b>Preventive care</b> <ul style="list-style-type: none"> <li>Includes well-baby, well-child, well-woman and adult preventive care</li> <li>Includes immunizations</li> <li>Includes lab and x-ray billed by the doctor's office</li> </ul>	You pay 0% Plan pays 100%	You pay 50% Plan pays 50% after the plan deductible is met
<b>Preventive mammogram, PSA, pap smear</b> <ul style="list-style-type: none"> <li>Coverage includes the associated preventive outpatient professional services</li> </ul>	You pay 0% Plan pays 100%	You pay 50% Plan pays 50% after the plan deductible is met
<b>Preventive colonoscopy, sigmoidoscopy, similar routine surgical procedures</b> <ul style="list-style-type: none"> <li>Coverage includes the associated preventive outpatient professional services</li> </ul>	You pay 0% Plan pays 100%	You pay 50% Plan pays 50% after the plan deductible is met



Benefits	In-network	Out-of-network
<b>Diagnostic care</b>		
<b>Diagnostic mammogram, PSA, pap smear</b>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Diagnostic colonoscopy, sigmoidoscopy, similar routine surgical procedures</b>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Inpatient hospital facility services</b>		
<b>Semi-private room and board and other non-physician services</b> <ul style="list-style-type: none"> <li>Inpatient room and board, pharmacy, x-ray, lab, operating room, surgery, etc.</li> <li>Private room stays may result in extra charges for the patient</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Inpatient professional services</b> <ul style="list-style-type: none"> <li>For services performed by surgeons, radiologists, pathologists and anesthesiologists</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Multiple surgical reduction</b> <ul style="list-style-type: none"> <li>Multiple surgeries performed during one operating session result in payment reduction of 50% to the surgery of lesser charge. The most expensive procedure is paid as any other surgery.</li> </ul>	Included	Included
<b>Outpatient services</b>		
<b>Outpatient surgery (facility charges)</b>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Outpatient professional services</b> <ul style="list-style-type: none"> <li>For services performed by surgeons, radiologists, pathologists and anesthesiologists</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Physical, occupational, cognitive and speech therapy</b> <ul style="list-style-type: none"> <li>Limited to 50 days per calendar year for all therapies combined</li> <li>Includes physical therapy, speech therapy, occupational therapy, pulmonary rehabilitation and cognitive therapy</li> <li>Therapy days, provided as part of an approved home health care plan, accumulate to the outpatient short term rehab therapy maximum</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met



Benefits	In-network	Out-of-network
<b>Cardiac rehabilitation</b> <ul style="list-style-type: none"> <li>Limited to 36 days per calendar year</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Chiropractic services</b> <ul style="list-style-type: none"> <li>Limited to 26 days per calendar year</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Nutritional counseling</b> <ul style="list-style-type: none"> <li>Unlimited visit maximum per calendar year</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Lab and x-ray</b>		
<b>Lab and x-ray</b> <ul style="list-style-type: none"> <li>Physician's office</li> <li>Outpatient hospital facility</li> <li>Independent lab &amp; x-ray facility</li> <li>Labs associated with a preventive care screening will be paid at 100%</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Lab and x-ray, emergency room and urgent care</b> <ul style="list-style-type: none"> <li>Emergency room when billed by the facility as part of the emergency room visit</li> <li>Urgent care when billed by the facility as part of the urgent care visit.</li> <li>Independent x-ray and/or lab facility in conjunction with a emergency room visit</li> </ul>	You pay 20% Plan pays 80% after the in-network plan deductible is met	
<b>Advanced radiological imaging (MRI, MRA, CAT Scan, PET Scan, etc.)</b> <ul style="list-style-type: none"> <li>Physician's office</li> <li>Inpatient hospital facility</li> <li>Outpatient facility</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Advanced radiological imaging (MRI, MRA, CAT Scan, PET Scan, etc.)</b> <ul style="list-style-type: none"> <li>Emergency room</li> <li>Urgent care facility</li> </ul>	You pay 20% Plan pays 80% after the in-network plan deductible is met	
<b>Emergency and urgent care services</b>		
<b>Hospital emergency room</b> <ul style="list-style-type: none"> <li>Includes radiology, pathology and physician charges</li> <li>Out-of-network services are covered at the in-network rate</li> </ul>	You pay 20% Plan pays 80% after the in-network plan deductible is met	
<b>Ambulance</b> <ul style="list-style-type: none"> <li>Out-of-network services are covered the same as in-network services</li> <li>Note: Non-emergency transportation (e.g. from hospital back home) is generally not covered</li> </ul>	You pay 20% Plan pays 80% after the in-network plan deductible is met	



Benefits	In-network	Out-of-network
<b>Convenience care clinic</b>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Urgent care services</b> <ul style="list-style-type: none"> <li>Out-of-network services are covered at the in-network rate</li> </ul>	You pay 20% Plan pays 80% after the in-network plan deductible is met	
<b>Other health care facilities</b>		
<b>Skilled nursing facility, rehabilitation hospital and other facilities</b> <ul style="list-style-type: none"> <li>60 days per calendar year</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Home health care</b> <ul style="list-style-type: none"> <li>Unlimited days per calendar year</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Hospice</b> <ul style="list-style-type: none"> <li>Inpatient services</li> <li>Outpatient services</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Other health care services</b>		
<b>Durable medical equipment</b> <ul style="list-style-type: none"> <li>Unlimited calendar year maximum</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>External prosthetic appliances (EPA)</b> <ul style="list-style-type: none"> <li>Unlimited calendar year maximum</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>TMJ</b> <ul style="list-style-type: none"> <li>Doctor's office</li> <li>Inpatient facility</li> <li>Outpatient facility</li> <li>Physician's services</li> <li>Always excludes appliances and orthodontic treatment – subject to medical necessity</li> <li><b>Services subject to \$5,000 lifetime maximum</b></li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Infertility treatment</b>	Not Covered	Not Covered
<b>Family planning</b> <ul style="list-style-type: none"> <li>Inpatient hospital facility</li> <li>Outpatient facility</li> <li>Physician services</li> <li>Surgical services such as tubal ligation or vasectomy are covered (excluding reversals).</li> <li>Includes contraceptive devices</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met



Benefits	In-network	Out-of-network
<b>Wigs</b> <ul style="list-style-type: none"> <li>\$300 maximum per lifetime</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Oral Surgery</b> <ul style="list-style-type: none"> <li>Physician's office</li> <li>Outpatient hospital facility</li> <li>Emergency room</li> <li>Independent X-ray and/or lab facility</li> <li>Independent X-ray and/or lab facility as part of an emergency room visit</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Mental health and substance abuse services</b>		
Please note the following regarding Mental Health (MH) and Substance Abuse (SA) benefit administration: <ul style="list-style-type: none"> <li>Substance Abuse includes alcohol and drug abuse services</li> <li>Transition of care benefits are provided for a 90-day time period</li> </ul>		
<b>Inpatient mental health services</b> <ul style="list-style-type: none"> <li>Unlimited days per calendar year</li> <li>Mental health services are paid at 100% after you reach your out-of-pocket maximum</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Outpatient mental health physician's office services</b> <ul style="list-style-type: none"> <li>Unlimited visits per calendar year</li> <li>Mental health services are paid at 100% after you reach your out-of-pocket maximum</li> <li>This includes individual, group therapy mental health and intensive outpatient mental health</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Outpatient mental health facility services</b> <ul style="list-style-type: none"> <li>Unlimited visits per calendar year</li> <li>Mental health services are paid at 100% after you reach your out-of-pocket maximum</li> <li>This includes individual, group therapy mental health, and intensive outpatient mental health</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Inpatient substance abuse services</b> <ul style="list-style-type: none"> <li>Unlimited days per calendar year</li> <li>Substance abuse services are paid at 100% after you reach your out-of-pocket maximum</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met
<b>Outpatient substance abuse physician's office services</b> <ul style="list-style-type: none"> <li>Unlimited visits per calendar year</li> <li>Substance abuse services are paid at 100% after you reach your out-of-pocket maximum</li> <li>This includes individual and intensive outpatient substance abuse</li> </ul>	You pay 20% Plan pays 80% after the plan deductible is met	You pay 50% Plan pays 50% after the plan deductible is met



Benefits	In-network	Out-of-network
<p><b>Outpatient substance abuse facility services</b></p> <ul style="list-style-type: none"> <li>Unlimited visits per calendar year</li> <li>Substance abuse services are paid at 100% after you reach your out-of-pocket maximum</li> <li>This includes individual and intensive outpatient substance abuse</li> </ul>	<p>You pay 20%            Plan pays 80%            after the plan deductible is met</p>	<p>You pay 50%            Plan pays 50%            after the plan deductible is met</p>
<p><b>Prescription Drugs – provided through <i>Medco</i></b></p>		
<p><b>Pharmacy coverage</b></p> <ul style="list-style-type: none"> <li>Pharmacy benefits are NOT payable through Cigna</li> </ul>	<p><b>Pharmacy benefits are provided through <i>Medco</i></b></p> <p style="text-align: center;"><b>Retail Pharmacy            (up to a 30-day supply)</b></p> <p style="text-align: center;"><b>Generic</b>            You pay 20% after the plan deductible is met            You pay 0% for preventive medications</p> <p style="text-align: center;"><b>Preferred</b>            You pay 30% after the plan deductible is met</p> <p style="text-align: center;"><b>Non preferred</b>            You pay 50% after the plan deductible is met</p> <hr/> <p style="text-align: center;"><b><i>Medco</i> Pharmacy Mail-order Service            (up to a 90-day supply)</b></p> <p style="text-align: center;"><b>Generic</b>            You pay 15% after the plan deductible is met            You pay 0% for preventive medications</p> <p style="text-align: center;"><b>Preferred</b>            You pay 25% after the plan deductible is met</p> <p style="text-align: center;"><b>Non preferred</b>            You pay 45% after the plan deductible is met</p>	
<p><b>Vision care</b></p> <ul style="list-style-type: none"> <li>Vision benefits are NOT payable through Cigna</li> </ul>	<p style="text-align: center;">Coverage provided through VSP</p>	



## Definitions

**Coinsurance** – After you've reached your deductible, you and your plan share some of your medical costs. The portion of covered expenses you are responsible for is called coinsurance.

**Copay** – A flat fee you pay for certain covered services such as doctor's visits or prescriptions.

**Deductible** – A flat dollar amount you must pay out of your own pocket before your plan begins to pay for covered services.

**Direct access to obstetricians and gynecologists** – You do not need prior authorization from the plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, visit [www.myCigna.com](http://www.myCigna.com) or contact customer service at the phone number listed on the back of your ID card.

**Out-of-pocket maximum** – Specific limits for the total amount you will pay out of your own pocket before your plan coinsurance percentage no longer applies. Once you meet these maximums, your plan then pays 100 percent of the "maximum reimbursable charges" or negotiated fees for covered services.

**Place of service** – Your plan pays based on where you receive services. For example, for hospital stays, your coverage is paid at the inpatient level.

**Selection of a primary care provider** – Your plan may require or allow the designation of a primary care provider. You have the right to designate any primary care provider who participates in the network and who is available to accept you or your family members. If your plan requires designation of a primary care provider, CIGNA may designate one for you until you make this designation. For information on how to select a primary care provider, and for a list of the participating primary care providers, visit [www.myCigna.com](http://www.myCigna.com) or contact customer service at the phone number listed on the back of your ID card.

For children, you may designate a pediatrician as the primary care provider.

**Transition of care** – Provides in-network health coverage to new customers when the customer's doctor is not part of the CIGNA network and there are approved clinical reasons why the customer should continue to see the same doctor.

## Maximizing your health care dollars

Log on to [myCIGNA.com](http://myCIGNA.com) for resources to help you choose a health care professional or compare the cost and quality of medical services, medications and hospital care.

When you need a medical service or procedure, CIGNA offers you opportunities to save on prescription medicine, routine medical care, laboratory services, radiology scans, and outpatient surgery. Details are below:

**Lab** – Save on lab services by using a free-standing laboratory instead of a hospital- or clinic-based lab.

**Urgent care** – For non-emergency conditions that need attention before you can see your doctor, you can save money by going to an urgent care center instead of an Emergency Room (ER).

**Convenience care** – For minor or routine conditions, go to a Convenience Care Clinic when your doctor is unavailable. Convenience Care Clinics are retail-based and often found in pharmacies or grocery stores.

**Radiology** – Costs for MRIs, PET, and CT scans can vary greatly. Non-hospital based outpatient radiology centers often cost much less than a hospital. CIGNA's network includes both hospitals and outpatient centers, so you can find a radiology center that's right for you.

**Outpatient surgery** – Costs for colonoscopies, arthroscopies, and other outpatient procedures can vary greatly. Using a free-standing outpatient surgery center can save hundreds of dollars.



## Exclusions

### What's Not Covered (*not all-inclusive*):

Your plan provides coverage for most medically necessary services. Examples of things your plan does not cover, unless required by law or covered under the pharmacy benefit, include (but aren't limited to):

- Services provided through government programs
- Services that aren't medically necessary
- Experimental, investigational or unproven services
- Services for an injury or illness that occurs while working for pay or profit including services covered by Worker's Compensation benefits
- Cosmetic services
- Dental care, unless due to accidental injury to sound natural teeth
- Infertility Services
- Reversal of sterilization procedures
- Genetic screenings
- Obesity surgery and services
- Non-prescription and anti-obesity drugs
- Custodial and other non-skilled services
- Weight loss programs
- Hearing aids
- Acupuncture
- Treatment of sexual dysfunction
- Telephone, email and internet consultations in the absence of a specific benefit
- Eyeglass lenses and frames, contact lenses and surgical vision correction

### These are only the highlights

This summary outlines the highlights of your plan. For a complete list of both covered and not-covered services, including benefits required by your state, see your employer's insurance certificate or summary plan description -- the official plan documents. If there are any differences between this summary and the plan documents, the information in the plan documents takes precedence.

*"CIGNA," the "Tree of Life" logo, "CIGNA Healthcare," "CIGNA Care Network," "CIGNA Behavioral Health," "CIGNA Choice Fund," "CIGNA Well Aware for Better Health" and "myCIGNA.com" are registered service marks, and "CIGNA Pharmacy," "CIGNA Home Delivery Pharmacy," "CIGNA Well Informed" and "CIGNA Behavioral Advantage" are service marks, of CIGNA Intellectual Property, Inc., licensed for use by CIGNA Corporation and its operating subsidiaries. All products and services are provided by such operating subsidiaries and not by CIGNA Corporation. Such operating subsidiaries include Connecticut General Life Insurance Company (CGLIC), CIGNA Health and Life Insurance Company (CHLIC), CIGNA Behavioral Health, Inc., Tel-Drug, Inc., Tel-Drug of Pennsylvania, L.L.C. and HMO or service company subsidiaries of CIGNA Health Corporation and CIGNA Dental Health, Inc. In Arizona, HMO plans are offered by CIGNA HealthCare of Arizona, Inc. In Connecticut, HMO plans are offered by CIGNA HealthCare of Connecticut, Inc. In North Carolina, HMO plans are offered by CIGNA HealthCare of North Carolina, Inc. In California, HMO and Network plans are offered by CIGNA HealthCare of California, Inc. All other medical plans in these states are insured or administered by CGLIC or CHLIC. "CIGNA Home Delivery Pharmacy" refers to Tel-Drug, Inc. and Tel-Drug of Pennsylvania, L.L.C.*